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M&S BANK REVEALS UK'S MOST MEMORABLE HOLIDAY HAPPENINGS

UK holidaymakers have revealed their most memorable holiday mishaps - including leaving spending money at home, picking up the wrong luggage at the airport and travelling to the wrong destination entirely.

A study of 2,000 adults, ahead of the October half-term holidays, found more than six in 10 holidaymakers have experienced some sort of unexpected moment while away. The research revealed that common holiday mishaps include leaving an essential item at home, such as a passport, forgetting to organise travel insurance, and turning up at the wrong accommodation.

Around a third (32 per cent) put these sticky situations down to being in too much of a rush and one in five (20 per cent) didn't check the required crucial information before travelling.

The M&S Bank study also found that holidaymakers will typically spend more than six hours in total planning a break and almost all (93 per cent) think it's important to plan a holiday in advance, with almost a third booking a trip away more than six months in advance – however despite their best efforts things don't always work out as hoped.

Paul Stokes, Head of Travel at M&S Bank, said: "As much as holidaymakers often spend time planning to ensure things don't go wrong when it comes to their holiday, our research suggests that they often do, and perhaps more often than we expect.

"Whether going abroad or staycationing, a lot of time and energy is spent planning a holiday, with many things to consider, from where people will be staying to ensuring they have the correct currency and travel insurance in place."

The research also reveals that no matter how much planning goes into a holiday, 45 per cent of people always experience some kind of mishap.

These holiday mishaps have resulted in a third of people having to spend more money than originally planned, 18 per cent having to claim on their insurance and a further 13 per cent cutting their stay short.

And while 62 per cent stated that although not necessarily fun at the time, holiday mishaps can be a humorous talking point after the event, that friends and family look back on fondly.

When it comes to planning a holiday, accommodation, checking passports are in date and considering what the weather will be like are at the top of peoples lists, whereas travel insurance, getting their currency, and how long it takes to get to their destination are things people tend to forget.

Surprisingly, the study also revealed that up to one third of travellers have been on holiday without travel insurance, with up to 42 per cent not considering it a necessity and another third thinking they'd ever need to make a claim.

Paul continued: "With our research showing that nearly half of all holidaymakers always experience a holiday mishap, ensuring you have adequate travel insurance in place, should the worst happen, can help alleviate any worries, so more time can be spent enjoying that well-earned break.

"To help make planning for holidays a little easier, we also provide a click and collect currency service in store – so holidaymakers can pick up their holiday essentials at the same time as their euros and dollars enabling multiple ticks off the holiday to-do-list in one stop."

SOME OF THE MOST COMMON HOLIDAY MISHAPS

1. Forgetting an essential e.g. travel insurance, underwear, passport
2. Packing for specific weather conditions only for the weather to be the complete opposite on arrival
3. Breaking something in the accommodation
4. Forgetting sun cream and getting badly sunburnt on the first day
5. Missing the motorway exit or another key turning and getting lost/delayed and missing the flight/boat/train
6. Been bitten by a bug, requiring medical treatment
7. Falling ill after eating something, requiring medical care
8. Realising after getting off the plane something has been left onboard
9. Being stung by something e.g. a jellyfish or a bee, requiring medical treatment
10. Getting stuck in traffic on the way to the airport/ferry/train station and missing the flight/boat/train
11. Breaking a bone or significantly injuring myself, requiring medical treatment
12. A taxi not turning up and missing the flight/boat/train
13. Forgetting a tent or sleeping equipment for a camping holiday
14. Having an allergic reaction, requiring medical treatment
15. Mixing up holiday destinations and arriving at the wrong destination/accommodation
16. Leaving spending money/currency at home
17. Booking the wrong accommodation/travel dates
18. Arriving at a destination to find my child has replaced the contents of my luggage with toys
19. Falling into the pool and injuring myself
20. Losing a passport

ENDS

About M&S Bank

M&S Bank (the trading name of Marks & Spencer Financial Services plc) launched in 2012 on the foundations of M&S Money, which was established in 1985 as the financial services division of Marks and Spencer plc. In November 2004, HSBC bought 100 per cent of the share capital of Marks and Spencer Retail Financial Services Holdings Limited.

M&S BANK

Today, M&S Bank operates as a joint venture arrangement between HSBC and Marks & Spencer, however, M&S Bank has its own banking licence and its own Board.

M&S Bank offers a broad range of financial products, including the M&S Credit Card, and a range of loans, savings and general insurance products, while its travel money offering boasts one of the widest ranges of currencies available on the high street.

HSBC UK

HSBC UK serves around 15 million customers across the UK, supported by 26,000 colleagues. HSBC UK offers a complete range of retail banking and wealth management to personal and private banking customers, as well as commercial banking for small to medium businesses and large corporates.